

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MATTHEW J COOK
ALLYSON M COOK
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:17-10169 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 27, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/21/2017 and confirmed on 5/15/17 . The case was subsequently
Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		89,146.16
Less Refunds to Debtor	3,102.60	
TOTAL AMOUNT OF PLAN FUND		86,043.56

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,000.00	
Trustee Fee	3,938.12	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,938.12

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PENNYMAC LOAN SERVICES LLC	0.00	35,138.28	0.00	35,138.28
	Acct: 8166				
	PENNYMAC LOAN SERVICES LLC	1,837.24	1,837.24	0.00	1,837.24
	Acct: 8166				
	PRA RECEIVABLES MANAGEMENT LLC - /	15,462.22	15,462.22	2,513.64	17,975.86
	Acct: 8138				
	FIRST NATIONAL BANK OF PA(*)	8,906.96	8,906.96	2,053.14	10,960.10
	Acct: 6365				
					65,911.48

Priority					
	DANIEL P FOSTER ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	MATTHEW J COOK	0.00	0.00	0.00	0.00
	Acct:				
	MATTHEW J COOK	3,102.60	3,102.60	0.00	0.00
	Acct:				
	FOSTER LAW OFFICES**	0.00	0.00	0.00	0.00
	Acct:				
	DANIEL P FOSTER ESQ**	3,500.00	3,500.00	0.00	0.00
	Acct:				
	DANIEL P FOSTER ESQ**	1,500.00	1,500.00	0.00	0.00
	Acct:				
	PA DEPARTMENT OF REVENUE*	383.29	383.29	0.00	383.29
	Acct: 8083				
	EXETER FINANCE CORP**	0.00	7,250.88	0.00	7,250.88
	Acct:				
					7,634.17

Unsecured					
	BANK OF AMERICA NA**	5,098.80	189.62	0.00	189.62
	Acct: 0114				
	BANK OF AMERICA NA**	3,388.21	126.01	0.00	126.01
	Acct: 0616				
	PORTFOLIO RECOVERY ASSOCIATES, LL	2,018.21	75.06	0.00	75.06

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 8251				
	PORTFOLIO RECOVERY ASSOCIATES, LL	295.93	11.01	0.00	11.01
	Acct: 5668				
	PORTFOLIO RECOVERY ASSOCIATES, LL	611.71	22.75	0.00	22.75
	Acct: 7223				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 6711				
	NAVIENT SOLUTIONS LLC O/B/O THE DEF	61,013.49	2,269.09	0.00	2,269.09
	Acct: 3211				
	DIRECTV (*) - TRUSTEE PAYMENTS	0.00	0.00	0.00	0.00
	Acct: 6377				
	DISCOVER BANK(*)	8,430.35	313.52	0.00	313.52
	Acct: 3056				
	CAPITAL ONE NA**	857.83	31.90	0.00	31.90
	Acct: 3488				
	NORTHLAND GROUP INC.	0.00	0.00	0.00	0.00
	Acct: 5739				
	NORTHWEST SAVINGS BANK**	0.00	0.00	0.00	0.00
	Acct:				
	PA STATE EMPLOYEES CU/PSECU	8,713.98	324.07	0.00	324.07
	Acct: 3211				
	UPMC NORTHWEST	683.67	25.43	0.00	25.43
	Acct: 8083				
	UPMC HEALTH SERVICES	0.00	0.00	0.00	0.00
	Acct: 4107				
	VERIZON BY AMERICAN INFOSOURCE LP	227.49	8.46	0.00	8.46
	Acct: 5805				
	PA DEPARTMENT OF REVENUE*	56.25	2.09	0.00	2.09
	Acct: 8083				
	FIRST NATIONAL BANK OF PA(*)	4,323.32	160.78	0.00	160.78
	Acct: 6365				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	ELIZUR CORP	0.00	0.00	0.00	0.00
	Acct:				
	UPMC NORTHWEST++	0.00	0.00	0.00	0.00
	Acct:				
					3,559.79

TOTAL PAID TO CREDITORS

77,105.44

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TOTAL CLAIMED	
PRIORITY	383.29
SECURED	26,206.42
UNSECURED	95,719.24

Date: 06/27/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

MATTHEW J COOK
ALLYSON M COOK
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:17-10169 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Matthew J. Cook
Allyson M. Cook
Debtors

Case No. 17-10169-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jun 28, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Matthew J. Cook, Allyson M. Cook, 310 Fox Street, Franklin, PA 16323-2808
14386475	+ Elizur Corporation, 9800 McKnight Road, #124b, Pittsburgh, PA 15237-6004
14368303	Jonestown Bank And Trust, 1725 Route 72 North, Lebanon, PA 17042
14386477	+ Northwest Savings Bank, Attn: Colleen Lamberto, Po Box 337, Warren, PA 16365-0337
14386478	+ Progressive Financial Services Inc, PO Box 22083, Tempe, AZ 85285-2083
14386479	+ Transworld Systems Inc, 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
14661935	UPMC Northwest, PO Box 1123, Minneapolis, MN 55440-1123
14368308	+ Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 29 2022 00:08:16	Exeter Finance LLC, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 29 2022 00:07:51	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14373775	Email/Text: ally@ebn.phinsolutions.com	Jun 29 2022 00:08:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14368293	+ Email/Text: ally@ebn.phinsolutions.com	Jun 29 2022 00:08:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
14368294	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 29 2022 00:08:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14641273	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jun 29 2022 00:09:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14368295	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 29 2022 00:07:59	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14368296	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 29 2022 00:08:15	Capital One / Best Buy, PO Box 30258, Salt Lake City, UT 84130-0258
14406191	Email/PDF: bncnotices@becket-lee.com	Jun 29 2022 00:08:06	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14368298	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 29 2022 00:18:39	Citibank / Sears, Citicorp Credit Services, Po Box 790040, Saint Louis, MO 63179-0040
14368299	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 29 2022 00:09:00	Comenity Bank / Lane Bryant, Po Box 182125, Columbus, OH 43218-2125

District/off: 0315-1

User: auto

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Date Rcvd: Jun 28, 2022

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14386474	Email/Text: G06041@att.com	Jun 29 2022 00:09:00	DirecTV LLC, Attn: Bankruptcies, PO Box 6550, Englewood, CO 80155
14368300	+ Email/PDF: pa_dc_ed@navient.com	Jun 29 2022 00:08:02	Department Of Education / Navient, Attn: Claims Dept, PO Box 9635, Wilkes Barr, PA 18773-9635
14376786	Email/Text: mrdiscen@discover.com	Jun 29 2022 00:08:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14368301	+ Email/Text: mrdiscen@discover.com	Jun 29 2022 00:08:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14368302	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jun 29 2022 00:08:00	First National Bank of PA, 4140 E. State Street, Hermitage, PA 16148-3401
14368297	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 29 2022 00:07:44	Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850
14368304	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 29 2022 00:08:00	Kohls / Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14649161	Email/PDF: pa_dc_ed@navient.com	Jun 29 2022 00:07:49	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14386476	+ Email/Text: ngisupport@radiusgs.com	Jun 29 2022 00:08:00	Northland Group, Inc., PO Box 390846, Minneapolis, MN 55439-0846
14740619	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 29 2022 00:08:18	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14663688	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 29 2022 00:08:18	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14368305	+ Email/Text: bankruptcynotices@psecu.com	Jun 29 2022 00:09:00	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
14370026	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 29 2022 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14368306	Email/PDF: ebnotices@pnmac.com	Jun 29 2022 00:18:33	Pennymac Loan Services, Attn: Bankruptcy, Po Box 514357, Los Angeles, CA 90051
14632621	+ Email/PDF: ebnotices@pnmac.com	Jun 29 2022 00:18:33	Pennymac Loan Services, LLC, 6101 Condor Drive Suite 200, Moonpark, CA 93021-2602
14386480	^ MEBN	Jun 29 2022 00:04:55	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14386481	+ Email/Text: BankruptcyNotice@upmc.edu	Jun 29 2022 00:09:00	UPMC Northwest, 2 Hot Metal Street, Quantum One Building, 3rd Floor, Pittsburgh, PA 15203-2348
14637951	+ Email/PDF: ebn_ais@aisinfo.com	Jun 29 2022 00:08:19	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14386482	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jun 29 2022 00:08:00	Verizon, Bankruptcy Dept, 500 Technology Drive, Suite 550, Saint Charles, MO 63304-2225
14368308	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Jun 29 2022 12:04:26	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PennyMac Loan Services, LLC
14368307	##+	Vnb / Loan Services, Po Box 1015, Spring Valley, NY 10977-0815

District/off: 0315-1

User: auto

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TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PennyMac Loan Services LLC bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Joint Debtor Allyson M. Cook dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Matthew J. Cook dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor PennyMac Loan Services LLC dcarlon@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor PennyMac Loan Services LLC pawb@fedphe.com
Maria Miksich	on behalf of Creditor PennyMac Loan Services LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 8